The background is a dark, moody photograph of a stone archway or bridge structure, with a path leading through it into a misty or dark landscape. The lighting is low, creating a sense of mystery and depth.

Numbers 14:24

But My servant Caleb, because he has had a different spirit and has followed Me fully, I will bring into the land which he entered, and his descendants shall take possession of it.

FINISHING WELL: PURPOSEFUL RETIREMENT

By BBTC Second Wind Ministry

Workshop 2: Stewardship Living for Eternal Treasures
Speaker: Mr Poh Yu Khing, Founder of Financial Stewardship Ministries



Date: 22 August 2026, Saturday
Time: 9am to 12.30pm
Venue: Sanctuary (Level 3)

For adults aged 45–70 who are approaching / in retirement.
Register at bbtc.sg/swm2rp2026 today!



A Different Spirit

What comes to your mind when you look at these names?

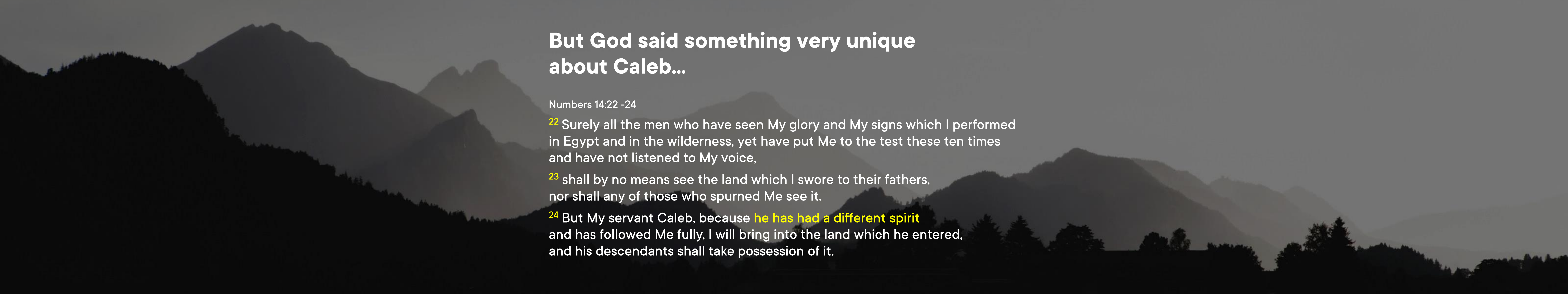
Shammua	Yahweh hears
Shaphat	He judges
Igal	He redeems
Palti	God is my deliverance
Gaddiel	God is my fortune
Ammiel	God is my kinsman
Sethur	He will redeem
Nahbi	Hidden (concealing treasure)
Geuel	Splendour of God
Gaddi	My fortune

Do you know any of them?



PAUSE





But God said something very unique about Caleb...

Numbers 14:22 -24

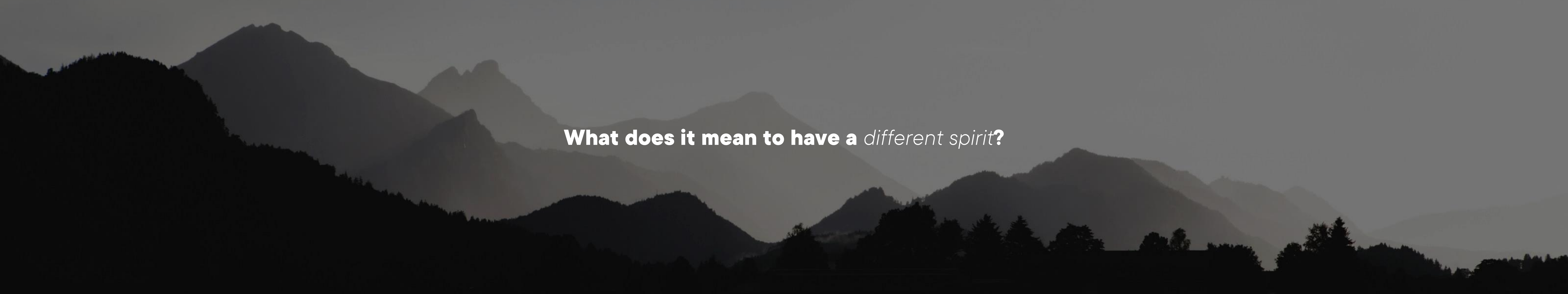
²² Surely all the men who have seen My glory and My signs which I performed in Egypt and in the wilderness, yet have put Me to the test these ten times and have not listened to My voice,

²³ shall by no means see the land which I swore to their fathers, nor shall any of those who spurned Me see it.

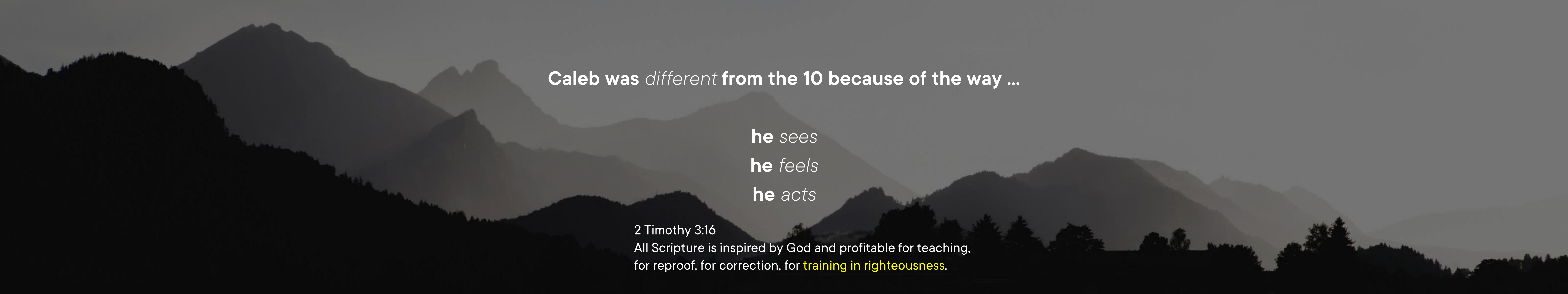
²⁴ But My servant Caleb, because **he has had a different spirit** and has followed Me fully, I will bring into the land which he entered, and his descendants shall take possession of it.

A grayscale landscape photograph of a mountain range. The foreground shows dark, silhouetted hills and trees. In the background, several layers of mountain peaks are visible, creating a sense of depth through atmospheric perspective. The sky is a uniform light gray. The text "1 vs 10" is centered in the middle of the image in a white, bold, sans-serif font.

1 vs 10



What does it mean to have a *different spirit?*



Caleb was *different* **from the 10** because of the way ...

he sees

he feels

he acts

2 Timothy 3:16

All Scripture is inspired by God and profitable for teaching,
for reproof, for correction, for **training in righteousness**.

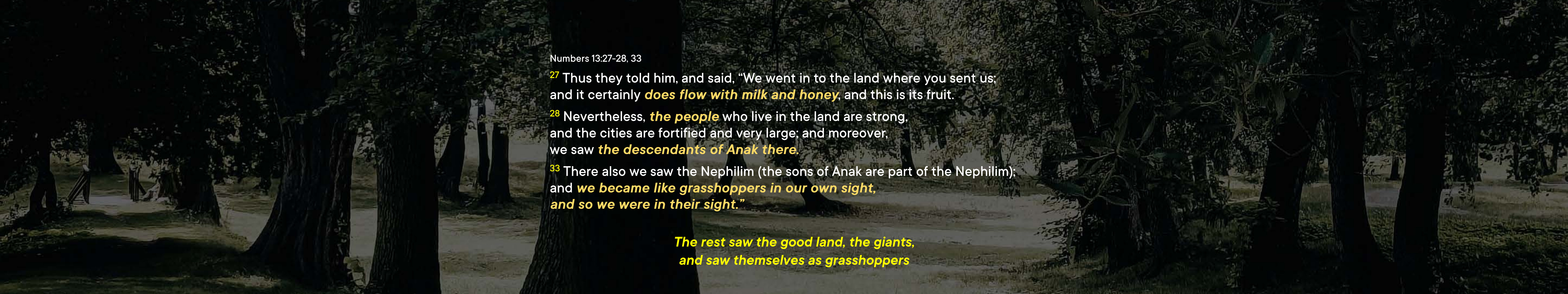
1. Caleb was *different* **from the 10**
because of the way he *sees*

Numbers 14:7-8

⁷ and they spoke to all the congregation of the sons of Israel, saying,
“The land which we passed through to spy out is an exceedingly good land.

⁸ If the Lord is pleased with us, then He will bring us into this land and
give it to us—a land which flows with milk and honey.

*Caleb saw the good land, the pleasure,
the power and the provision of God*



Numbers 13:27-28, 33

²⁷ Thus they told him, and said, “We went in to the land where you sent us; and it certainly **does flow with milk and honey**, and this is its fruit.

²⁸ Nevertheless, **the people** who live in the land are strong, and the cities are fortified and very large; and moreover, we saw **the descendants of Anak there**.

³³ There also we saw the Nephilim (the sons of Anak are part of the Nephilim); and **we became like grasshoppers in our own sight, and so we were in their sight.**”

**The rest saw the good land, the giants,
and saw themselves as grasshoppers**

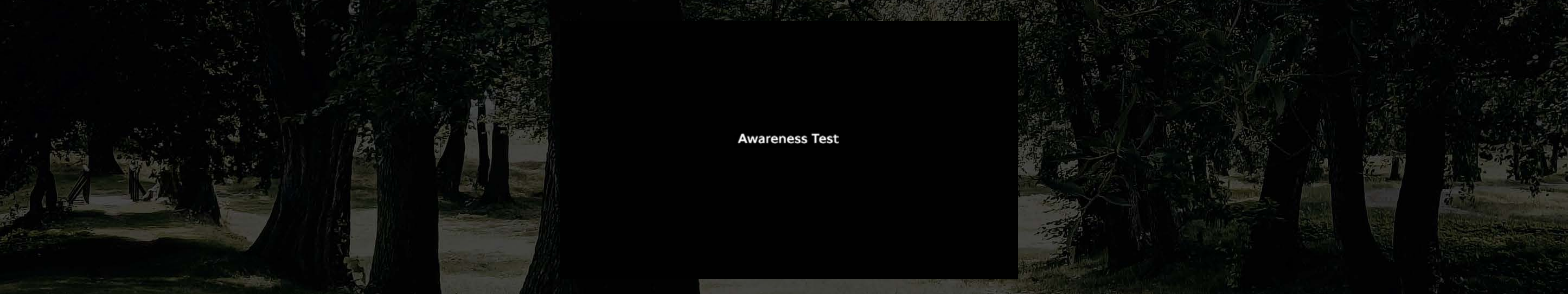


What do you see?

Problems or Possibilities
(危机)

危 (wēi) means "danger"

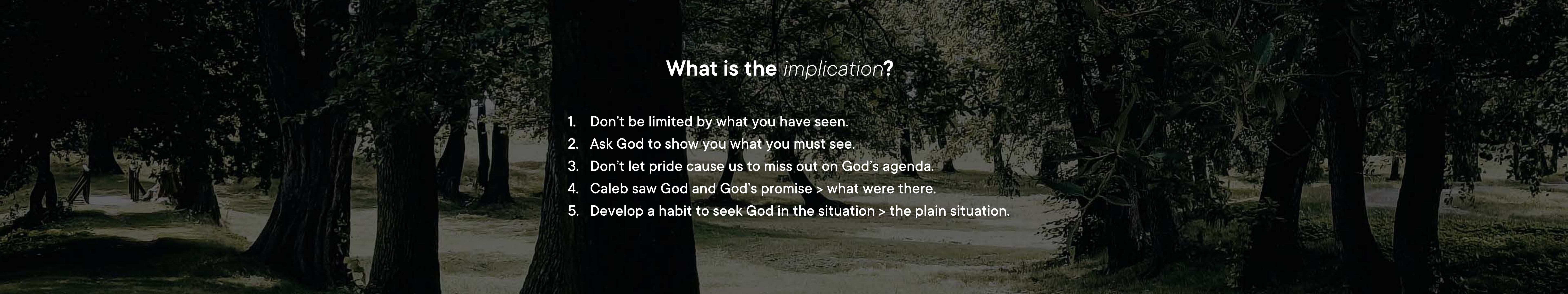
机 (jī) means a "pivotal moment",
"turning point", or "crucial point"

A dark, atmospheric photograph of a forest. The scene is filled with large, mature trees whose trunks and branches are silhouetted against a slightly lighter background. Sunlight filters through the dense canopy, creating a pattern of light and shadow on the forest floor. The overall mood is mysterious and serene. In the center of the image, there is a semi-transparent dark rectangle containing the text "Awareness Test".

Awareness Test

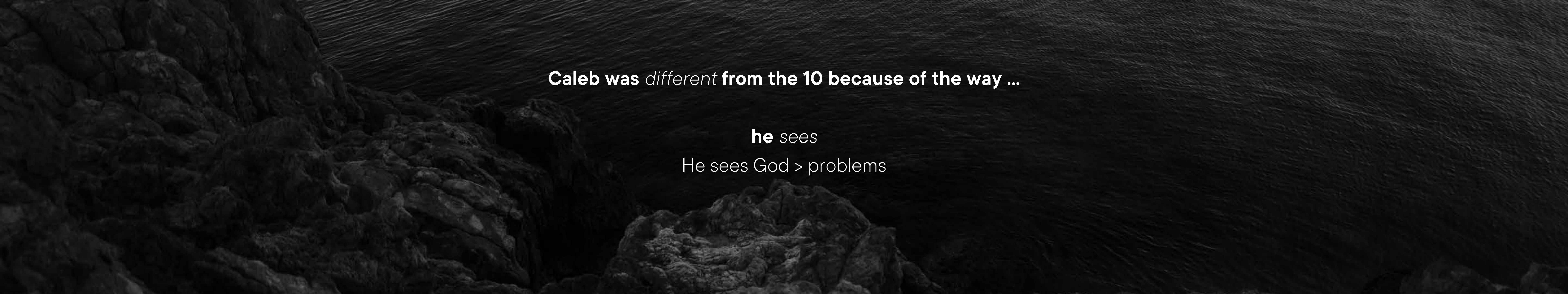
A dark, moody photograph of a forest. The scene is filled with large, mature trees whose trunks and branches are silhouetted against a slightly lighter background. Sunlight filters through the dense canopy, creating a pattern of light and shadow on the forest floor. The overall atmosphere is quiet and somewhat mysterious.

Selective attention can cause us to pay attention only to what we want to see, and miss out on other interesting or important details.



What is the *implication*?

1. Don't be limited by what you have seen.
2. Ask God to show you what you must see.
3. Don't let pride cause us to miss out on God's agenda.
4. Caleb saw God and God's promise > what were there.
5. Develop a habit to seek God in the situation > the plain situation.



Caleb was *different* **from the 10** because of the way ...

he sees

He sees God > problems



Caleb was *different* **from the 10** because of the way ...

he *sees*

he *feels*

he *acts*

2. Caleb was *different* from the 10 because of the way he *feels*

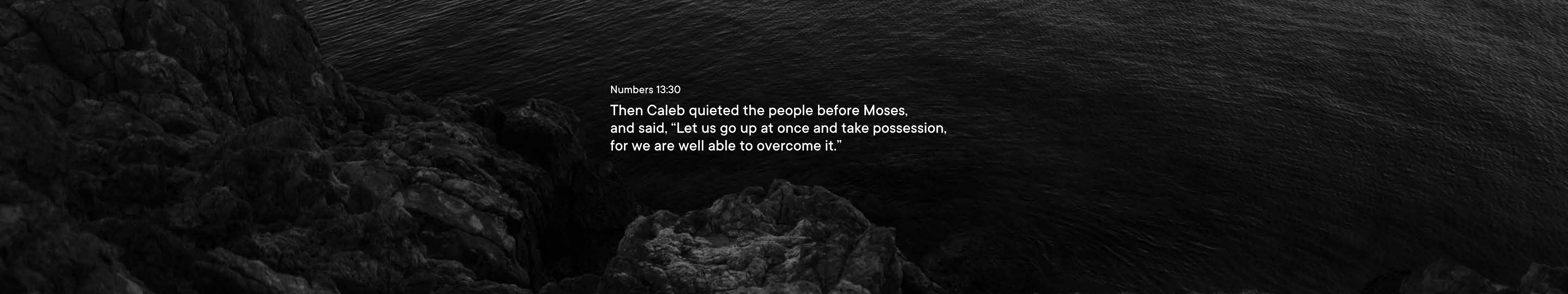
Numbers 14:9

Only do not rebel against the Lord; and *do not fear the people of the land*, for they will be our prey. Their protection has been removed from them, and the Lord is with us; *do not fear them.*”

Numbers 14:1-2

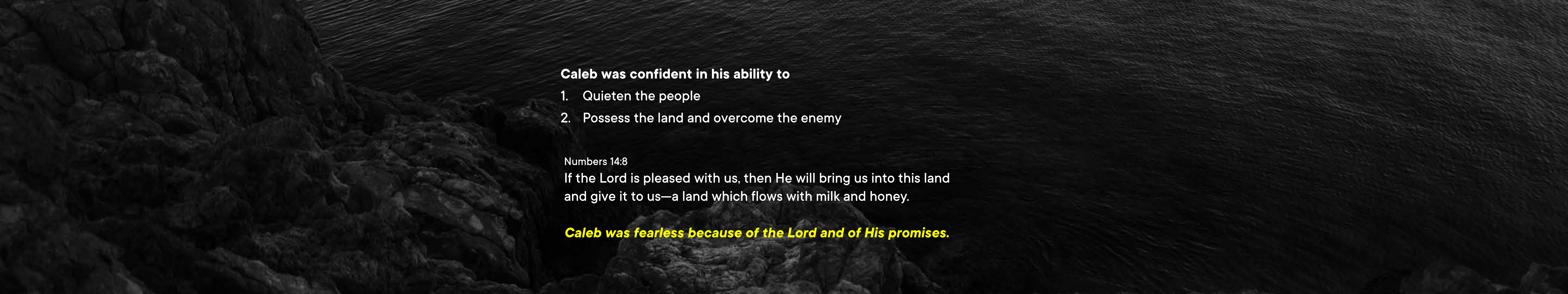
¹ So all the congregation lifted up their voices and cried, and the people wept that night.

² And all the children of Israel complained against Moses and Aaron, and the whole congregation said to them, “If only we had died in the land of Egypt! Or if only we had died in this wilderness!

A dark, moody photograph of a rocky coastline. The foreground is dominated by dark, jagged rocks. In the background, the ocean stretches to the horizon under a dark sky. The overall tone is somber and dramatic.

Numbers 13:30

Then Caleb quieted the people before Moses,
and said, “Let us go up at once and take possession,
for we are well able to overcome it.”



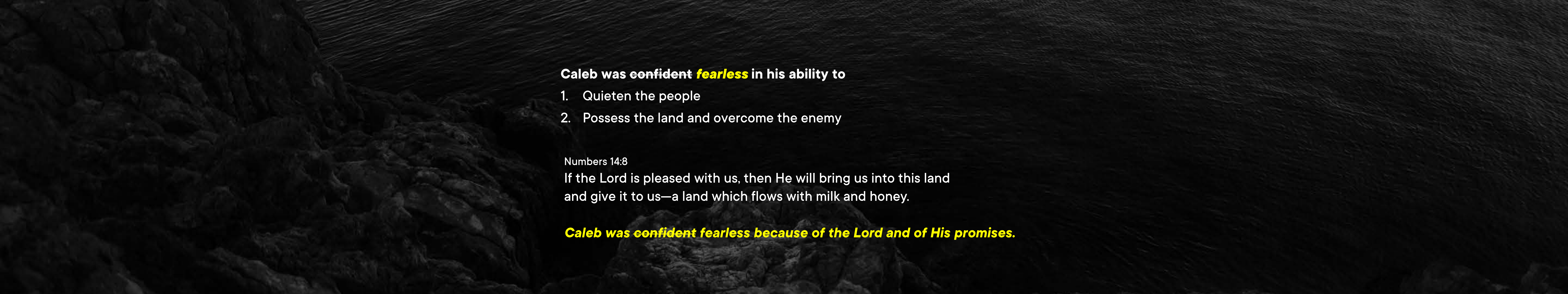
Caleb was confident in his ability to

1. Quieten the people
2. Possess the land and overcome the enemy

Numbers 14:8

If the Lord is pleased with us, then He will bring us into this land and give it to us—a land which flows with milk and honey.

Caleb was fearless because of the Lord and of His promises.



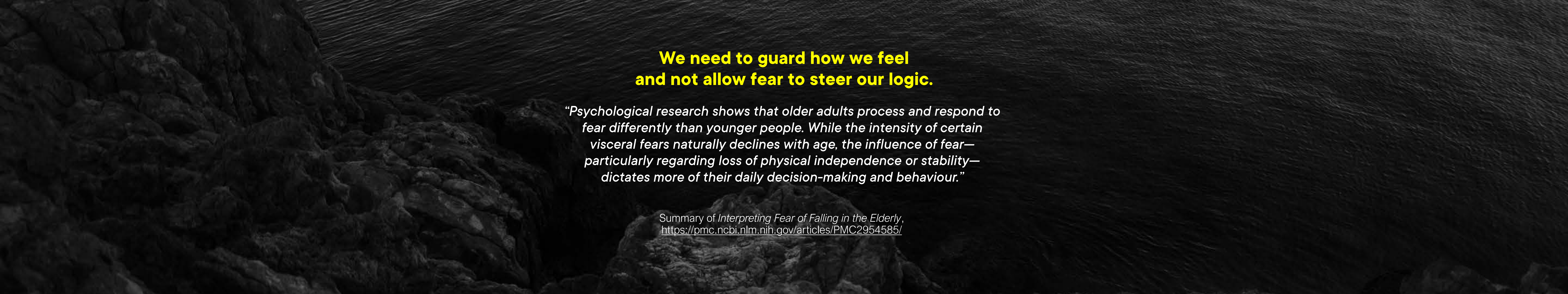
Caleb was confident **fearless** in his ability to

1. Quieten the people
2. Possess the land and overcome the enemy

Numbers 14:8

If the Lord is pleased with us, then He will bring us into this land and give it to us—a land which flows with milk and honey.

Caleb was confident fearless because of the Lord and of His promises.



**We need to guard how we feel
and not allow fear to steer our logic.**

“Psychological research shows that older adults process and respond to fear differently than younger people. While the intensity of certain visceral fears naturally declines with age, the influence of fear—particularly regarding loss of physical independence or stability—dictates more of their daily decision-making and behaviour.”

Summary of *Interpreting Fear of Falling in the Elderly*,
<https://pmc.ncbi.nlm.nih.gov/articles/PMC2954585/>

A dark, moody photograph of a rocky coastline. The foreground is dominated by dark, jagged rocks. The background shows the ocean with gentle ripples. The overall tone is somber and atmospheric.

Fear, or influence of fear, can DICTATE our decisions.

2 Timothy 1:7

For God has not given us a spirit of timidity,
but of power and love and discipline.

→ *Fear is NOT of or from God*

Romans 8:15

For you have not received a spirit of slavery leading to fear again,
but you have received a spirit of adoption as sons
by which we cry out, “Abba! Father!”

→ *Fear is from a spirit of slavery, and limits us
from experiencing the fullness of God*

How can we work on our feelings?

1 John 4:18-19

There is no fear in love; but perfect love casts out fear,
because fear involves punishment,
and the one who fears is not perfected in love.
We love, because He first loved us.

Our love for God can overcome the fear of men.

Caleb was *different* **from the 10** because of the way ...

he sees God > problems

he feels based on God's promises

he *acts*

3. Caleb was *different* from the 10 because of the way he *acts*

Numbers 14:24

But My servant Caleb, because he has had a different spirit and **has followed me fully**, I will bring into the land which he entered, and his descendants shall take possession of it.

Joshua 14:8-9, 14

⁸ Nevertheless my brethren who went up with me made the heart of the people melt with fear; **but I followed the Lord my God fully.**

⁹ So Moses swore on that day, saying, 'Surely the land on which your foot has trodden will be an inheritance to you and to your children forever, because you have **followed the Lord my God fully.**'

¹⁴ Therefore, Hebron became the inheritance of Caleb the son of Jephunneh the Kenizzite until this day, because **he followed the Lord God of Israel fully.**

- Caleb followed God fully even when others didn't.
- Caleb followed God fully even when he was bypassed
→ Joshua was promoted to lead instead of him.
- Caleb followed God fully even when the journey involved GIANTS
→ object of fear, danger, obstacles, hill country, challenges etc.
- Caleb did not quit. He was faithful to God. He followed God faithfully.

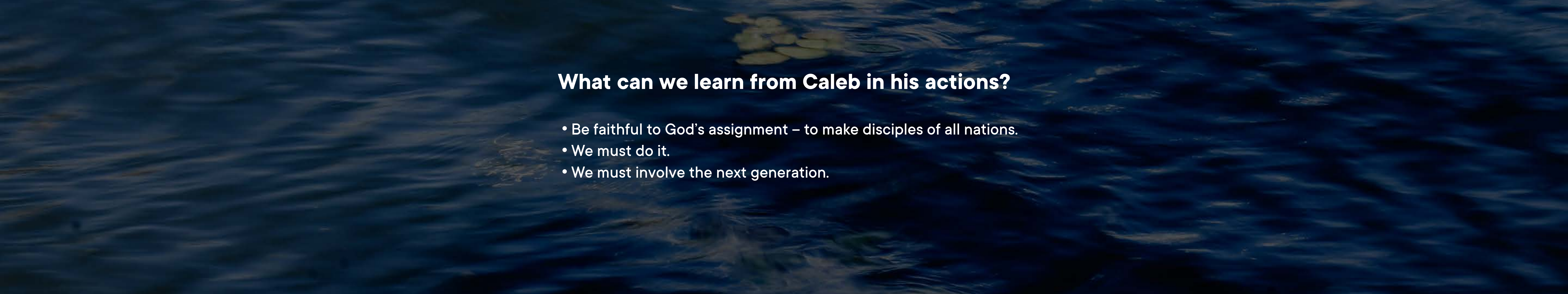
Joshua 15:16 -19

¹⁶ And Caleb said, “The one who attacks Kiriath-sepher and captures it, I will give him Achsah my daughter as a wife.”

¹⁷ Othniel the son of Kenaz, the brother of Caleb, captured it; so he gave him Achsah his daughter as a wife.

¹⁸ It came about that when she came to him, she persuaded him to ask her father for a field. So she alighted from the donkey, and Caleb said to her, “What do you want?”

¹⁹ Then she said, “Give me a blessing; since you have given me the land of the Negev, give me also springs of water.” So he gave her the upper springs and the lower springs.



What can we learn from Caleb in his actions?

- Be faithful to God's assignment – to make disciples of all nations.
- We must do it.
- We must involve the next generation.

How can we finish well?

Be a Caleb – a man with a *different* spirit
because of the way he ...

sees

feels

acts